



OFFICE OF
INSURANCE COMMISSIONER

ROWESIX • BUILDING 5
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In the Matter of)
) No. D 98 - 20
)
Northwest Recreational Vehicles of) **STIPULATION AND ORDER**
Washington, Inc.) **LEVYING A FINE**
)
Licensee)

STIPULATION BY AGENT

Northwest Recreational Vehicles of Washington, Inc., ("licensee") hereby stipulates to the payment of a fine in the total amount of \$1,500. The fine is based on the following facts, which are hereby acknowledged.

1. Licensee commingled \$8,454 received as premium between July 23, 1997, and December 23, 1997, for credit life and accident insurance policies with its general operating accounts in violation of RCW 48.18.600.
2. Licensee failed to promptly pay to insureds entitled thereto unearned premiums returned by the insurer, in violation of RCW 48.17.480(2). On January 8, 1998, it refunded \$264.11 received on August 12, 1995, to John Henkel; \$1,092.74 received on March 16, 1997, to Glynda Dunn; and \$1,449.92 received on April 12, 1997, to Jose Rivera.
3. Licensee failed to deliver the individual policy or group certificate of insurance to Klaus Townsend, Jim & Carolyn Owens, Willard Newman, Robert Strawn, Michael Blackwell, Glynda Dunn, Jaime Aguirre, James Thomas, Cecil VanArnum, Jose Rivera, Rick Bartlett, and Michael White at the time the indebtedness was incurred, in violation of RCW 48.34.090(3).
4. Licensee sold United Fidelity Life Insurance Company credit life and accident insurance to Bonnie Hagen on December 18, 1995, without an agency appointment, in violation of WAC 284-17-420.
5. Licensee acknowledges there is evidence as set forth above, but notes the existence of extenuating circumstances and satisfaction of the complaints as business goodwill. Licensee is not contesting this evidence or requesting formal hearing in an effort to compromise the matter and bring it to final resolution.

No. D 98 - 20

STIPULATION AND ORDER

Page 2

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative, judicial, or other actions regarding licensee.

Signed this 6 day of May, 1998.

Northwest Recreational Vehicles of Washington, Inc.

By: [Signature]

Its: VP

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$1,500 upon Northwest Recreational Vehicles of Washington, Inc.

That fine shall be paid in full within 30 days from the date of this Order. If it is so paid, the Commissioner will take no other action against the licensee for violations of RCW 48.17.480, RCW 48.18.600, RCW 48.34.090(3), or WAC 284-17-420 that occurred before January 8, 1998. Upon licensee's failure to pay such fine within 30 days of the date of this order, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 14th day of May, 1998.

DEBORAH SENN
Insurance Commissioner

By [Signature]

WILLIAM E. FRANDSEN
Deputy Commissioner

STATE OF WASHINGTON

DEBORAH SENN
STATE INSURANCE COMMISSIONER



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INSURANCE COMMISSIONER

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May 15, 1998

NORTHWEST RECREATIONAL VEHICLES OF WASHINGTON
7700 PACIFIC HWY E
MILTON WA 98354

RE: Stipulation and Order Levying a Fine
D 98 - 20

Enclosed is a signed copy of the Stipulation and Order in the above referenced matter for your records.

You have 30 days in which to pay the \$1,500.00 fine. If we have not received the payment by **June 15, 1998**, this offer is withdrawn and we will proceed with statutory action as stated in the Order.

Please remit payment to the Office of the Insurance Commissioner in care of the undersigned. If you have any questions, please contact me at 360/438-7697.

Sincerely,

A handwritten signature in dark ink, appearing to read "Heather O. Budd", written over a horizontal line.

HEATHER O. BUDD
Investigations and Enforcement
(360) 483-7631

Enclosure

cc: Cheryl Penn, Investigator